



Department of Justice

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Escrow Officer Guilty in North Texas Mortgage Fraud Conspiracy

Final defendant's guilty plea brings closure to nearly \$4 million fraud

SHERMAN, Texas – A 35-year-old Edinburg, Texas woman has pleaded guilty to federal charges in connection with a mortgage fraud scheme in the Eastern District of Texas, announced U.S. Attorney John M. Bales.

Lacie Devine pleaded guilty to conspiracy to commit mail fraud today before U.S. Magistrate Judge Amos L. Mazzant. She is the remaining defendant associated with five others in the same conspiracy to plead guilty to the mortgage fraud scheme.

According to information presented in court, from March 2008 through February 2010, Devine, an escrow officer at National Escrow & Title, LCC, located on north Dallas Parkway in Dallas, conspired with others, including the five individuals identified below, to defraud lending institutions by submitting false documentation in support of mortgage applications on 28 property transactions located in the Dallas/Fort Worth Metroplex. Specifically, Devine created fraudulent HUD-1 documents for each transaction that falsely stated the source of the down payments and concealed the true nature of the loan fund disbursements from the lending institutions. Devine's criminal conduct in the scheme resulted in a loss to lending institutions of approximately \$3,718,702.28.

Devine was indicted by a federal grand jury on June 13, 2013 and charged with federal violations. The five co-conspirators, all charged in separate indictments, have also pleaded guilty and been sentenced for their roles in the mortgage fraud conspiracy:

- Roslyn Long, 45-year-old loan officer from Plano, Texas, sentenced to 97 months in federal prison and \$3,492,011.79 in restitution;
- Michael Ross, 36-year-old loan officer and coordinator from Dallas, Texas, sentenced to 63 months in federal prison and \$3,337,930.60 in restitution;
- Curtis Callier, 33-year-old recruiter from Desoto, Texas, sentenced to 30 months in federal prison and restitution in the amount of \$691,543.22;
- Ronzell Mitchell, 37-year-old recruiter from Stroudsburg, Pennsylvania, sentenced to 46 months in federal prison and \$1,408,402.96 in restitution; and

- Christi Wyatt, 42-year-old recruiter from Desoto, Texas, sentenced to 37 months in federal prison and restitution in the amount of \$1,032,650.17.

Devine faces up to 20 years in federal prison at sentencing. A sentencing date has not been set.

This law enforcement action is part of President Barack Obama's Financial Fraud Enforcement Task Force.

President Obama established the interagency Financial Fraud Enforcement Task Force to wage an aggressive, coordinated and proactive effort to investigate and prosecute financial crimes. The task force includes representatives from a broad range of federal agencies, regulatory authorities, inspectors general, and state and local law enforcement who, working together, bring to bear a powerful array of criminal and civil enforcement resources. The task force is working to improve efforts across the federal executive branch, and with state and local partners, to investigate and prosecute significant financial crimes, ensure just and effective punishment for those who perpetrate financial crimes, combat discrimination in the lending and financial markets, and recover proceeds for victims of financial crimes.

This case was investigated by the Federal Bureau of Investigation, the Department of Housing and Urban Development, Office of Inspector General, the Federal Housing Finance Agency, Office of Inspector General, and the Texas Department of Insurance. These cases are being prosecuted by Assistant U.S. Attorneys Christopher A. Eason and J. Andrew Williams.

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